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IN THE SPECIFICATION

On page 7, the three consecutive paragraphs of lines 12-19, are amended as follows:

Figure 11 is a flow chart of a method of polling for a communication channel using a plurality of smart card communication protocols in accordance with the first embodiment; and

Figure 12 is a flow chart of a method of re-programming firmware in the smart card communication device in accordance with the first embodiment of the invention; and

~~Figure 13 is a block diagram of a receiver portion of the RF circuit in accordance with a second embodiment of the invention.~~